## AMENDMENT TO THE SPECIFICATION

Please replace paragraph [0018] with the following amended version.

- [0018] These and other features, aspects, and advantages of the embodiments of the present invention are better understood when the following Detailed Description of the Invention is read with reference to the accompanying drawings, wherein:
- FIG. 1 is a schematic illustrating a Analysis Module operating within a communications network, according to one of the embodiments of this invention;
- FIG. 2 is a schematic illustrating the Analysis Module evaluating a user's credit risk, according to more embodiments of this invention;
- FIGS. 3-6 are schematics illustrating a negotiations process, according to still more embodiments of this invention;
- FIG. 7 is a schematic illustrating a billing process, according to one of the embodiments of this invention;
- FIGS. 8-12 are schematics illustrating an alternative bidding process, according to another of the embodiments of this invention;
- FIGS. 13 and 14 are schematics illustrating the allocation of additional network bandwidth, according to still more embodiments of this invention; and
- FIGS. 15 and 16 are [[is a]] flowcharts illustrating a method of providing communications service.